



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [PACWEST BANCORP](#)

City/State [BEVERLY HILLS, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [40,950,723](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	40,385,438			32,681,176			35,316,978			27,554,838			26,018,088																	
Net income (\$000)	242,488			330,918			606,959			-1,237,574			468,636																	
Number of BHCs in peer group	132			131			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.17	2.67	86	3.28	2.65	87	3.17	2.60	86	3.72	2.77	91	3.94	3.01	89															
+ Non-interest income	0.27	0.96	6	0.49	1.11	20	0.54	1.04	24	0.44	1.21	17	0.47	1.32	11															
- Overhead expense	1.75	2.17	21	1.78	2.24	20	1.77	2.17	23	7.37	2.57	96	1.94	2.69	19															
- Provision for credit losses	0.06	0.09	48	-0.76	-0.15	3	-0.42	-0.09	3	1.06	0.51	90	0.09	0.15	38															
+ Securities gains (losses)	-0.01	0	9	0	0.01	51	0	0.01	66	0.05	0.02	75	0.10	0.01	97															
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	1.65	1.40	71	2.78	1.79	91	2.38	1.66	89	-4.18	1.04	2	2.48	1.56	93															
Net operating income	1.20	1.06	66	2.03	1.36	90	1.72	1.26	86	-4.49	0.81	2	1.80	1.19	95															
Net income	1.20	1.06	66	2.03	1.35	90	1.72	1.26	87	-4.49	0.82	2	1.80	1.19	95															
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18				1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.65	3.12	84	3.71	3.14	86	3.59	3.06	84	4.42	3.55	92	5.49	4.41	91															
Interest expense	0.22	0.24	53	0.17	0.27	28	0.17	0.25	36	0.35	0.52	29	0.92	1.08	38															
Net interest income (tax equivalent)	3.43	2.88	84	3.53	2.85	88	3.42	2.80	86	4.07	3.01	92	4.58	3.33	94															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0	0.08	20	-0.03	0.13	6	-0.01	0.11	7	0.45	0.27	79	0.09	0.21	38															
Earnings coverage of net loan and lease losses (X)	-2,221.52	-9.51	3	-133.07	4.52	9	-357.32	39.72	3	-9.97	22.91	3	39.31	24.40	79															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.71	1.17	13	1.16	1.39	32	0.87	1.23	22	1.82	1.58	72	0.74	0.83	40															
Allowance for loan and lease losses / Total loans and leases	0.71	1.15	16	1.16	1.37	34	0.87	1.20	24	1.82	1.55	73	0.74	0.81	43															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30	0.41	39	0.36	0.63	27	0.32	0.49	32	0.55	0.71	42	0.49	0.57	44															
30-89 days past due loans and leases / Total loans and leases	0.19	0.32	38	0.14	0.27	34	0.21	0.32	41	0.05	0.39	4	0.05	0.43	4															
Liquidity and Funding																														
Net noncore funding dependence	7.12	3.09	69	-17.85	-1.82	9	-9.70	-2.33	28	-6.42	3.20	24	14.84	14.45	54															
Net short-term noncore funding dependence	6.51	-1.79	83	-18.54	-8.21	16	-10.23	-7.71	38	-7.33	-4.76	34	14.23	3.38	83															
Net loans and leases / Total assets	64.25	61.60	53	55.30	59.81	33	56.23	58.67	44	63.51	61.58	45	69.88	63.77	57															
Capitalization																														
Tier 1 leverage ratio	8.52	9.08	32	7.67	9.11	13	6.84	8.98	5	8.55	9.13	37	9.74	9.76	57															
Holding company equity capital / Total assets	9.72	10.04	44	11.03	10.88	52	9.89	10.71	37	12.19	11.16	66	18.51	12.43	96															
Total equity capital (including minority interest) / Total assets	9.72	10.14	42	11.03	11.01	50	9.89	10.82	35	12.19	11.29	65	18.51	12.57	96															
Common equity tier 1 capital / Total risk-weighted assets	8.24	11.90	1	10.41	12.69	17	8.86	12.42	3	10.53	12.38	24	9.78	12.17	16															
Net loans and leases / Equity capital (X)	6.61	6.22	59	5.01	5.51	40	5.69	5.53	54	5.21	5.58	43	3.78	5.21	19															
Cash dividends / Net income	24.74	34	33	17.98	25.30	35	19.68	28.27	31		42.30		61.68	33.12	91															
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02																
Growth Rates																														
Assets	17.45	7.91	80	27.41	9.29	93	37.10	10.50	91	10.19	16.68	32	4.04	9.26	38															
Equity capital	3.42	-0.29	67	11.40	9.31	70	11.26	7.46	79	-27.44	6.99	3	2.68	10.49	21															
Net loans and leases	36.47	11.87	90	-0.58	0.79	57	21.38	3.36	90	0.14	9.07	19	4.95	9.10	42															
Noncore funding	212.76	10.50	96	-37.64	-23.76	34	-27.58	-14.79	29	-53.52	-12.18	5	33.31	6.59	86															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13															
Equity investment in subsidiaries / Equity capital	92.26	103.92	5	98.39	103.07	23	96.91	103.22	14	98.48	102.81	23	99.08	103.22	22															
Cash from ops + noncash items + op expense / Op expense + dividends	107.62	116.54	47	122.12	130.64	51	189.38	154.48	68	163.96	147.24	67	122.13	190.27	27															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	556,161	481,715	987,469	985,047	1,086,765	15.45	23.57
Income from lease financing receivables.....	4,884	4,358	8,988	8,091	11,080	12.07	-44.04
Fully taxable income on loans and leases.....	547,391	475,089	971,743	977,797	1,087,268	15.22	19.31
Tax-exempt income on loans and leases.....	13,654	10,984	24,714	15,341	10,577	24.31	
Estimated tax benefit on income on loans and leases.....	3,912	3,165	7,131	4,573	3,159	23.58	
Income on loans and leases (tax equivalent).....	564,957	489,238	1,003,588	997,711	1,101,004	15.48	23.14
Investment interest income (tax equivalent).....	110,000	68,361	161,941	112,236	121,996	60.91	80.27
Interest on balances due from depository institutions.....	5,277	2,824	7,048	3,336	6,479	86.86	1180.83
Interest income on other earning assets.....	1,292	1,199	2,748	1,820	1,647	7.76	45.66
Total interest income (tax equivalent).....	681,526	561,622	1,175,325	1,115,103	1,231,126	21.35	30.78
Interest on time deposits of \$250K or more	1,046	1,177	1,963	7,285	8,600	-11.13	28.66
Interest on time deposits < \$250K.....	2,943	2,298	3,995	20,146	40,648	28.07	-40.04
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	17,581	11,294	21,850	32,232	99,212	55.67	36.70
Interest on other borrowings and trading liabilities.....	12,462	11,497	27,098	29,270	56,804	8.39	-7.32
Interest on subordinated debt and mandatory convertible securities	6,748	0	0	0	0		
Total interest expense.....	40,780	26,266	54,906	88,933	205,264	55.26	27.33
Net interest income (tax equivalent).....	640,746	535,356	1,120,419	1,026,170	1,025,862	19.69	31.01
Non-interest income.....	54,541	80,252	191,852	120,127	121,318	-32.04	-20.64
Adjusted operating income (tax equivalent)	695,287	615,608	1,312,271	1,146,297	1,147,180	12.94	24.64
Overhead expense.....	354,180	290,929	625,118	2,030,308	504,766	21.74	49.52
Provision for credit losses.....	11,500	-125,000	-149,500	293,000	23,000		-65.66
Securities gains (losses)	-1,105	101	1,615	13,171	25,445		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	333,339	454,670	838,930	-1,150,789	644,173	-26.69	15.34
Applicable income taxes	82,747	115,973	215,376	75,173	164,304	-28.65	-19.29
Tax equivalent adjustments	8,104	7,779	16,595	11,612	11,233	4.18	-42.78
Applicable income taxes (tax equivalent).....	90,851	123,752	231,971	86,785	175,537	-26.59	-22.14
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	242,488	330,918	606,959	-1,237,574	468,636	-26.72	40.72
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	242,488	330,918	606,959	-1,237,574	468,636	-26.72	40.72
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	242,488	330,918	606,959	-1,237,574	468,636	-26.72	40.72
Investment securities income (tax equivalent).....	110,000	68,361	161,941	112,236	121,996	60.91	80.27
US Treasury and agency securities (excluding mortgage-backed securities)	6,528	3,429	9,927	1,266	3,990	90.38	357.46
Mortgage-backed securities	59,027	28,199	71,714	64,437	71,981	109.32	204.42
All other securities	44,445	36,733	80,300	46,533	46,025	21.00	10.55
Cash dividends declared	59,998	59,503	119,443	159,748	289,048	0.83	-50.69
Common	59,998	59,503	119,443	159,748	289,048	0.83	-50.69
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.38	2.90	84	3.44	2.92	85	3.33	2.85	83	4.05	3.27	89	4.73	4	87
Less: Interest expense	0.20	0.22	54	0.16	0.25	30	0.16	0.23	38	0.32	0.48	30	0.79	0.98	36
Equals: Net interest income (tax equivalent)	3.17	2.67	86	3.28	2.65	87	3.17	2.60	86	3.72	2.77	91	3.94	3.01	89
Plus: Non-interest income	0.27	0.96	6	0.49	1.11	20	0.54	1.04	24	0.44	1.21	17	0.47	1.32	11
Equals: adjusted operating income (tax equivalent)	3.44	3.67	40	3.77	3.82	52	3.72	3.70	58	4.16	4.04	62	4.41	4.41	53
Less: Overhead expense	1.75	2.17	21	1.78	2.24	20	1.77	2.17	23	7.37	2.57	96	1.94	2.69	19
Less: Provision for credit losses	0.06	0.09	48	-0.76	-0.15	3	-0.42	-0.09	3	1.06	0.51	90	0.09	0.15	38
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0	9	0	0.01	52	0	0.01	67	0.05	0.02	75	0.10	0.01	97
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.65	1.40	71	2.78	1.79	91	2.38	1.66	89	-4.18	1.04	2	2.48	1.56	93
Less: Applicable income taxes (tax equivalent)	0.45	0.33	81	0.76	0.41	94	0.66	0.38	93	0.31	0.23	75	0.67	0.36	93
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.20	1.06	66	2.03	1.36	90	1.72	1.26	86	-4.49	0.81	2	1.80	1.19	95
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.20	1.06	66	2.03	1.35	90	1.72	1.26	87	-4.49	0.82	2	1.80	1.19	95
Memo: Net income (last four quarters)	1.32	1.12	75	1.61	1.25	80	1.72	1.26	87	-4.49	0.82	2	1.80	1.19	95
Net income-BHC and noncontrolling (minority) interest	1.20	1.07	66	2.03	1.37	90	1.72	1.27	87	-4.49	0.83	2	1.80	1.20	94
Margin Analysis															
Average earning assets / Average assets	92.49	92.97	44	92.76	93.15	45	92.66	93.08	44	91.53	92.32	38	86.13	91.05	7
Average interest-bearing funds / Average assets	54	60.12	22	54.23	62.32	17	52.68	61.99	12	54.69	64.06	13	53.02	65.57	9
Interest income (tax equivalent) / Average earning assets	3.65	3.12	84	3.71	3.14	86	3.59	3.06	84	4.42	3.55	92	5.49	4.41	91
Interest expense / Average earning assets	0.22	0.24	53	0.17	0.27	28	0.17	0.25	36	0.35	0.52	29	0.92	1.08	38
Net interest income (tax equivalent) / Average earning assets	3.43	2.88	84	3.53	2.85	88	3.42	2.80	86	4.07	3.01	92	4.58	3.33	94
Yield or Cost															
Total loans and leases (tax equivalent)	4.62	4.01	84	5.15	4.05	90	5.08	4.01	89	5.15	4.27	89	6.01	5.09	88
Interest-bearing bank balances	0.43	0.42	49	0.12	0.11	79	0.17	0.14	85	0.20	0.27	34	1.69	2.04	30
Federal funds sold and reverse repos	0.74	0.58	65	0.76	0.26	85	0.73	0.25	85	0.92	0.68	71	0	2.44	4
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.61	3.09	82	3.65	3.11	84	3.54	3.04	83	4.38	3.51	92	5.44	4.36	91
Investment securities (tax equivalent)	2.12	1.85	76	2.38	1.80	87	2.22	1.77	82	2.84	2.25	87	3.26	2.76	85
US Treasury and agency securities (excluding mortgage-backed securities)	1.34	1.22	64	0.98	1.28	33	1.18	1.14	51	6.43	1.75	95	4.25	2.32	93
Mortgage-backed securities	2.10	1.78	82	1.82	1.56	72	1.61	1.57	56	2.47	2.05	88	2.82	2.61	77
All other securities	2.55	2.82	45	2.83	2.91	48	2.82	2.81	57	3.05	3.24	47	4.17	4.06	70
Interest-bearing deposits	0.22	0.20	59	0.17	0.24	35	0.15	0.21	37	0.44	0.53	44	1.27	1.10	67
Time deposits of \$250K or more	0.42	0.50	40	0.43	0.76	17	0.36	0.66	18	1.24	1.42	30	1.86	1.96	37
Time deposits < \$250K	0.48	0.44	63	0.48	0.72	25	0.43	0.62	27	1.31	1.36	45	1.94	1.82	52
Other domestic deposits	0.19	0.17	66	0.14	0.17	51	0.13	0.15	53	0.28	0.36	42	1.09	0.93	68
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.41	0.36	69	0.06	0.19	26	0.09	0.17	41	0.55	0.62	59	2.26	1.86	68
Other borrowed funds and trading liabilities	0.72	1.24	26	7.15	1.31	98	7.17	1.27	98	1.16	1.50	34	2.30	2.38	44
All interest-bearing funds	0.37	0.36	60	0.30	0.40	35	0.30	0.37	45	0.59	0.74	36	1.49	1.49	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	54,541		80,252		191,852		120,127		121,318			
Fiduciary activities income	0		0		0		0		0			
Service charges on deposit accounts - domestic	7,205		6,386		13,269		10,351		14,637			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	0		0		0		0		0			
Insurance activities revenue.....	0		0		0		0		0			
Venture capital revenue.....	4,029		12,998		53,802		15,453		12,151			
Net servicing fees	-100		-409		-469		-1,401		-1,512			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	3,271		1,849		2,106		2,150		4,127			
Other non-interest income.....	40,136		59,428		123,144		93,574		91,915			
Total overhead expenses	354,180		290,929		625,118		2,030,308		504,766			
Personnel expense.....	194,782		170,689		368,450		271,494		285,862			
Net occupancy expense.....	30,468		28,838		58,422		57,555		57,407			
Goodwill impairment losses	0		0		0		1,470,000		0			
Amortization expenses and impairment loss (other intangible assets).....	7,313		5,981		12,762		14,753		18,725			
Other operating expenses.....	121,617		85,421		185,484		216,506		142,772			
Fee income on mutual funds and annuities.....	0		0		0		0		0			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	2,369		2,058		2,208		1,705		1,816			
Average personnel expense per employee.....	82.22		82.94		166.87		159.23		157.41			
Average assets per employee.....	17,047.46		15,880.07		15,995.01		16,161.20		14,327.14			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10
Overhead expenses / Net Interest Income + non-interest income	51.54	59.40	20	47.86	59.03	12	48.25	59.28	13	178.93	62.28	96
Percent of Average Assets												
Total overhead expense	1.75	2.17	21	1.78	2.24	20	1.77	2.17	23	7.37	2.57	96
Personnel expense.....	0.96	1.20	18	1.04	1.25	28	1.04	1.21	30	0.99	1.30	20
Net occupancy expense.....	0.15	0.22	16	0.18	0.24	18	0.17	0.23	19	0.21	0.26	24
Other operating expenses.....	0.64	0.72	45	0.56	0.73	30	0.56	0.72	29	6.17	0.94	97
Overhead less non-interest income	1.48	1.19	75	1.29	1.10	64	1.23	1.10	54	6.93	1.25	97
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	50.94	58.92	18	47.26	58.45	12	47.64	58.83	13	177.12	61.82	96
Personnel expense.....	28.01	32.65	24	27.73	33.10	24	28.08	32.93	24	23.68	32.36	11
Net occupancy expense.....	4.38	6.14	22	4.68	6.33	25	4.45	6.23	22	5.02	6.58	25
Other operating expenses.....	18.54	19.36	50	14.85	18.60	22	15.11	19.18	19	148.41	22.28	96
Total non-interest income	7.84	25.40	5	13.04	28.18	16	14.62	27.67	20	10.48	28.83	9
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12
Service charges on domestic deposit accounts	1.04	3.45	15	1.04	3.19	16	1.01	3.27	16	0.90	3.27	14
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6
Insurance activities revenue.....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11
Venture capital revenue.....	0.58	0.01	94	2.11	0.02	96	4.10	0.04	97	1.35	0.01	97
Net servicing fees	-0.01	1.38	3	-0.07	0.55	6	-0.04	0.60	3	-0.12	0.01	21
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.47	1.51	34	0.30	3.83	17	0.16	3.30	14	0.19	3.92	17
Other non-interest income.....	5.77	9.09	33	9.65	9.26	65	9.38	9.27	62	8.16	9.65	48
Overhead less non-interest income	43.10	32.73	82	34.22	29.94	58	33.02	30.52	51	166.64	31.93	97
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.82	21.22	81	25.51	21.54	89	25.67	21.18	89		18.63	25.51
Applicable income tax + TE / Pretax net operating income + TE	27.25	23.38	84	27.22	23.10	87	27.65	22.67	93		21.18	27.25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	17,647,052	11,997,182	14,709,643	11,328,632	10,776,602	47.09	141.41	
Commercial and industrial loans	3,190,919	3,296,247	3,124,327	4,144,992	4,180,061	-3.20	-48.99	
Loans to individuals	482,532	363,380	456,582	317,561	438,569	32.79	20.98	
Loans to depository institutions and acceptances of other banks	0	4,801	0	4,801	4,801	-100.00	-100.00	
Agricultural loans	842	1,033	1,102	1,333	1,272	-18.49	111.03	
Other loans and leases	5,179,792	3,843,614	4,649,894	3,286,057	3,445,568	34.76	197.34	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	26,501,137	19,506,257	22,941,548	19,083,376	18,846,873	35.86	68.60	
Less: Allowance for loan and lease losses	188,705	225,600	200,564	348,181	138,785	-16.35	29.29	
Net loans and leases	26,312,432	19,280,657	22,740,984	18,735,195	18,708,088	36.47	68.97	
Debt securities that reprice or mature in over 1 year	8,560,277	6,604,231	10,089,542	4,850,562	3,517,314	29.62	165.84	
Mutual funds and equity securities	57	13,063	28,578	6,147	2,998	-99.56	-98.47	
Subtotal	34,872,766	25,897,951	32,859,104	23,591,904	22,228,400	34.65	85.53	
Interest-bearing bank balances	2,142,876	5,409,587	3,624,685	2,840,197	465,039	-60.39	2677.55	
Federal funds sold and reverse repos	50,000	269,000	320,000	170,000	0	-81.41	66.67	
Debt securities that reprice or mature within 1 year	482,238	594,377	604,916	385,029	279,873	-18.87	92.91	
Trading assets	0	0	0	0	0			
Total earning assets	37,547,880	32,170,915	37,408,705	26,987,130	22,973,312	16.71	96.04	
Non-interest-bearing cash and due from depository institutions	197,027	179,504	112,548	150,464	172,584	9.76	9.26	
Premises, fixed assets, and leases	179,683	160,136	169,965	159,021	167,887	12.21	517.30	
Other real estate owned	0	12,813	12,594	13,198	440	-100.00	-100.00	
Investment in unconsolidated subsidiaries	41,412	15,367	41,405	15,119	14,890	169.49	184.78	
Intangible and other assets	2,986,221	2,329,252	2,698,127	2,173,510	3,441,693	28.21	4.53	
Total assets	40,950,723	34,867,987	40,443,344	29,498,442	26,770,806	17.45	84.07	
Quarterly average assets	40,709,894	34,143,372	40,247,431	29,116,310	26,256,015	19.23	86.00	
Average loans and leases (YTD)	24,441,396	18,992,367	19,755,768	19,390,808	18,328,446	28.69	58.62	
Memoranda								
Loans held-for-sale	0	0	0	0	0			-100.00
Loans not held-for-sale	26,501,137	19,506,257	22,941,548	19,083,376	18,846,873	35.86	70.50	
Real estate loans secured by 1–4 family	4,823,329	704,554	3,551,855	289,088	227,698	584.59	2497.99	
Commercial real estate loans	12,823,000	11,291,836	11,157,031	11,038,706	10,542,365	13.56	80.00	
Construction and land development	4,289,700	3,612,098	3,591,665	3,395,133	2,970,917	18.76	252.50	
Multifamily	4,912,297	3,928,906	3,858,347	3,539,724	3,580,461	25.03	221.61	
Nonfarm nonresidential	3,621,003	3,750,832	3,707,019	4,103,849	3,990,987	-3.46	-17.32	
Real estate loans secured by farmland	723	792	757	828	6,539	-8.71	10.05	
Total investment securities	9,042,572	7,211,671	10,723,036	5,241,738	3,800,185	25.39	160.31	
U.S. Treasury securities	878,805	877,153	966,898	5,302	5,181	0.19		
US agency securities (excluding mortgage-backed securities)	7,644	12,090	9,905	14,769	17,652	-36.77	-95.71	
Municipal securities	1,942,269	1,817,498	2,315,967	1,531,616	735,160	6.86	26.57	
Mortgage-backed securities	4,530,658	3,451,533	6,359,685	2,986,636	2,679,907	31.27	180.36	
Asset-backed securities	1,244,045	531,626	514,909	385,379	338,539	134.01	917.72	
Other debt securities	439,094	508,708	527,094	311,889	20,748	-13.68	2188.74	
Mutual funds and equity securities	57	13,063	28,578	6,147	2,998	-99.56	-98.47	
Available-for-sale securities	6,780,648	7,198,608	10,694,458	5,235,591	3,797,187	-5.81	95.20	
U.S. Treasury securities	696,054	877,153	966,898	5,302	5,181	-20.65		
US agency securities (excluding mortgage-backed securities)	7,644	12,090	9,905	14,769	17,652	-36.77	-95.71	
Municipal securities	700,605	1,817,498	2,315,967	1,531,616	735,160	-61.45	-54.34	
Mortgage-backed securities	4,027,644	3,451,533	6,359,685	2,986,636	2,679,907	16.69	149.23	
Asset-backed securities	979,240	531,626	514,909	385,379	338,539	84.20	701.09	
Other debt securities	369,461	508,708	527,094	311,889	20,748	-27.37	1825.78	
Mutual funds and equity securities	0	0	0	0	0			-100.00
Held-to-maturity securities appreciation (depreciation)	-50,607							
Available-for-sale securities appreciation (depreciation)	-590,353	201,073	90,940	238,621	109,095			
Structured notes, fair value	0	0	0	0	7,541			
Pledged securities	2,798,664	489,976	532,418	449,330	486,200	471.18	550.58	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,912,577	718,032	1,077,079	744,285	663,356	166.36	171.45
NOW, ATS and transaction accounts	3,425,206	3,475,159	3,442,422	2,299,817	1,547,772	-1.44	4915.31
Time deposits less brokered deposits < \$250K	-1,001,328	-156,536	11,703	-347,651	410,517		
MMDA and other savings accounts	26,066,111	23,967,942	29,105,424	20,369,846	14,474,154	8.75	89.11
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	30,402,566	28,004,597	33,636,628	23,066,297	17,095,799	8.56	108.99
Time deposits of \$250K or more	665,946	572,530	486,894	532,573	483,609	16.32	71.99
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	362,000	0	0	0	441,000		174.24
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,230,000	6,625	0	5,000	1,349,564	18466.04	1343.17
Other borrowings w/remaining maturity over 1 year	0	0	0	0	113,798		-100.00
Brokered deposits < \$250K	2,899,640	1,069,907	874,235	1,341,848	1,655,216	171.02	48.72
Noncore funding	5,157,586	1,649,062	1,361,129	1,879,421	4,043,187	212.76	101.91
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	863,756	861,788	863,283	465,812	458,209	0.23	93.78
Other liabilities	548,412	505,859	582,674	491,960	218,914	8.41	293.66
Total liabilities	36,972,320	31,021,306	36,443,714	25,903,490	21,816,109	19.18	109.04
Equity Capital							
Perpetual preferred stock (including surplus)	498,516	0	0	0	0		
Common stock	1,230	1,221	1,221	1,207	1,219	0.74	-0.08
Common surplus	2,970,646	3,056,521	3,013,398	3,100,633	3,306,006	-2.81	-26.74
Retained earnings	1,258,839	740,310	1,016,351	409,392	1,652,248	70.04	134.00
Accumulated other comprehensive income	-644,750	145,516	65,968	172,523	78,658		
Other equity capital components	-106,078	-96,887	-97,308	-88,803	-83,434		
Total holding company equity capital	3,978,403	3,846,681	3,999,630	3,594,952	4,954,697	3.42	-12.75
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,978,403	3,846,681	3,999,630	3,594,952	4,954,697	3.42	-12.75
Total liabilities and capital	40,950,723	34,867,987	40,443,344	29,498,442	26,770,806	17.45	84.07
Memoranda							
Non-interest-bearing deposits	13,338,029	11,252,286	14,543,133	9,193,827	7,244,885	18.54	98.76
Interest-bearing deposits	20,630,123	18,394,748	20,454,624	15,746,891	11,989,739	12.15	102.77
Total deposits	33,968,152	29,647,034	34,997,757	24,940,718	19,234,624	14.58	101.18
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,999,630	3,594,952	3,594,952	4,954,697	4,825,588		
Accounting restatements	0	0	0	-5,283	938		
Net income	242,488	330,918	606,959	-1,237,574	468,636		
Net sale of new perpetual preferred stock	498,516	0	0	0	0		
Net sale of new common stock	17,256	15,404	32,222	-45,636	-127,701		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	8,770	8,083	8,505	5,369	8,449		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	59,998	59,503	119,443	159,748	289,048		
Change in other comprehensive income	-710,719	-27,007	-106,555	93,865	84,733		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,978,403	3,846,681	3,999,630	3,594,952	4,954,697		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.09	38.78	55	34.41	36.32	40	36.37	36.25	47	38.40	36.22	47	40.26	37.78	43
Commercial and industrial loans	7.79	11.05	36	9.45	12.25	38	7.73	10.76	38	14.05	13.52	55	15.61	12.02	69
Loans to individuals	1.18	3.52	47	1.04	3.48	43	1.13	3.36	47	1.08	3.40	44	1.64	4.20	47
Loans to depository institutions and acceptances of other banks	0	0.02	33	0.01	0.01	81	0	0.02	34	0.02	0.03	81	0.02	0.04	75
Agricultural loans.....	0	0.19	31	0	0.21	28	0	0.18	30	0	0.19	28	0	0.24	32
Other loans and leases.....	12.65	4.45	93	11.02	4.22	91	11.50	4.47	91	11.14	4.63	90	12.87	5.01	92
Net loans and leases.....	64.25	61.60	53	55.30	59.81	33	56.23	58.67	44	63.51	61.58	45	69.88	63.77	57
Debt securities over 1 year.....	20.90	19.46	54	18.94	17.61	57	24.95	19.46	67	16.44	15.55	55	13.14	14.60	47
Mutual funds and equity securities	0	0.05	27	0.04	0.06	55	0.07	0.06	68	0.02	0.05	46	0.01	0.06	44
Subtotal	85.16	82.34	54	74.27	78.32	26	81.25	79.22	49	79.98	78.16	45	83.03	79.65	41
Interest-bearing bank balances	5.23	4.59	63	15.51	9.11	87	8.96	8.50	54	9.63	7.51	67	1.74	3.06	45
Federal funds sold and reverse repos	0.12	0.58	69	0.77	0.52	81	0.79	0.54	82	0.58	0.82	82	0	1.57	25
Debt securities 1 year or less	1.18	1.68	54	1.70	1.53	65	1.50	1.56	61	1.31	1.68	50	1.05	1.91	43
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	91.69	90.95	60	92.26	91.43	58	92.50	91.77	59	91.49	91.05	58	85.81	89.53	11
Non-interest cash and due from depository institutions.....	0.48	1.01	12	0.51	1.01	15	0.28	0.82	8	0.51	1.07	12	0.64	1.14	17
Other real estate owned.....	0	0.01	11	0.04	0.02	82	0.03	0.01	87	0.04	0.02	81	0	0.03	17
All other assets.....	7.83	7.97	48	7.22	7.50	48	7.23	7.35	50	8	7.82	52	13.54	9.27	90
Memoranda															
Short-term investments	6.53	7.68	53	17.99	12.01	80	11.25	11.47	54	11.51	11.17	60	2.78	7.63	38
U.S. Treasury securities.....	2.15	1.96	69	2.52	1.08	78	2.39	1.47	76	0.02	0.84	41	0.02	1.03	34
US agency securities (excluding mortgage-backed securities)	0.02	0.84	24	0.03	0.77	25	0.02	0.82	25	0.05	0.63	31	0.07	0.54	38
Municipal securities	4.74	1.75	84	5.21	1.72	85	5.73	1.73	87	5.19	1.69	86	2.75	1.34	76
Mortgage-backed securities	11.06	13.68	40	9.90	12.97	38	15.72	14.14	61	10.12	11.75	44	10.01	11.44	41
Asset-backed securities	3.04	0.68	86	1.52	0.38	85	1.27	0.50	80	1.31	0.32	87	1.26	0.28	85
Other debt securities	1.07	0.52	75	1.46	0.52	82	1.30	0.53	80	1.06	0.42	79	0.08	0.39	49
Loans held-for-sale.....	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	64.71	61.41	56	55.94	59.85	34	56.73	58.06	44	64.69	61.72	50	70.40	63.50	61
Real estate loans secured by 1–4 family	11.78	12.26	51	2.02	11.69	9	8.78	11.46	37	0.98	11.91	7	0.85	13.29	8
Revolving	0.30	1.49	22	0.30	1.45	23	0.28	1.42	22	0.35	1.66	24	0.42	2.07	25
Closed-end, secured by first liens	11.47	10.40	63	1.71	9.84	9	8.50	9.67	46	0.61	9.81	7	0.41	10.69	7
Closed-end, secured by junior liens	0.01	0.18	13	0.01	0.20	12	0.01	0.17	12	0.02	0.22	17	0.02	0.28	19
Commercial real estate loans	31.31	24.34	64	32.38	22.48	78	27.59	22.69	63	37.42	22.22	86	39.38	22.23	90
Construction and land development	10.48	3.75	92	10.36	3.35	95	8.88	3.34	93	11.51	3.40	96	11.10	3.44	97
Multifamily.....	12	3.69	91	11.27	3.31	92	9.54	3.57	88	12	3.12	93	13.37	3.01	92
Nonfarm nonresidential	8.84	15.50	27	10.76	14.81	31	9.17	14.57	29	13.91	14.72	45	14.91	14.69	51
Real estate loans secured by farmland.....	0	0.35	20	0	0.34	21	0	0.30	22	0	0.33	24	0.02	0.36	36

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	66.59	62.08	49	61.50	59.66	45	64.12	61.05	48	59.36	57.15	44	57.18	57.46	43
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.20	20.31	41	3.61	19.82	9	15.48	19.86	35	1.51	19.43	6	1.21	20.75	7
Real estate loans secured by 1–4 family.....	0.47	2.40	20	0.53	2.42	21	0.49	2.43	21	0.54	2.64	22	0.59	3.15	22
Revolving	17.73	17.67	51	3.08	17.22	9	14.99	17.24	41	0.98	16.59	6	0.62	17.39	6
Closed-end.....	48.39	38.23	66	57.89	36.54	87	48.63	37.86	66	57.84	34.63	90	55.94	33.52	88
Commercial real estate loans	16.19	5.97	93	18.52	5.50	97	15.66	5.65	94	17.79	5.26	97	15.76	5.09	96
Construction and land development.....	2.67	1.34	78	4.18	1.11	94	3.02	1.18	87	2.46	0.93	86	1.46	0.94	69
1–4 family.....	13.51	4.56	95	14.34	4.33	97	12.63	4.40	95	15.33	4.19	98	14.31	4.02	98
Other.....	18.54	5.72	93	20.14	5.34	93	16.82	5.78	90	18.55	4.96	94	19	4.69	94
Multifamily.....	13.66	24.64	27	19.23	24.14	35	16.16	24.56	30	21.50	22.93	44	21.18	22.15	46
Nonfarm nonresidential	3.84	8.28	29	5.20	8.14	34	4.63	8.29	33	5.53	7.68	36	5.36	7.72	38
Owner-occupied.....	9.83	16.13	30	14.03	15.71	42	11.53	15.94	34	15.97	14.95	55	15.82	14.34	56
Other.....	0	0.59	18	0	0.59	21	0	0.54	20	0	0.54	22	0.03	0.55	35
Real estate loans secured by farmland.....	0	0.05	33	0.02	0.03	80	0	0.04	34	0.03	0.06	78	0.03	0.11	73
Loans to depository institutions and acceptances of other banks.....	12.04	18.46	28	16.90	20.98	40	13.62	18.86	35	21.72	22.17	52	22.18	19.53	64
Commercial and industrial loans	1.82	6.27	44	1.86	6.28	43	1.99	6.24	46	1.66	6.13	41	2.33	7.13	42
Loans to individuals.....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Credit card loans.....	0	0.32	30	0.01	0.37	30	0	0.34	31	0.01	0.32	28	0.01	0.37	31
Agricultural loans.....	19.55	8.30	85	19.70	8.03	87	20.27	8.75	86	17.22	9.09	79	18.28	9.85	82
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	501.64	407.54	68	441.29	383.17	54	519.79	391.81	74	422.13	381.27	51	440.63	391.26	50
Real estate loans secured by 1–4 family.....	137.11	130.40	59	25.92	124.52	9	125.51	126.06	52	10.77	125.03	7	9.31	138.18	7
Revolving	3.53	15.55	22	3.83	15.53	24	4.01	15.44	25	3.84	17.42	24	4.55	21.26	24
Closed-end.....	133.58	113.22	68	22.08	107.53	9	121.50	108.85	63	6.93	106.14	6	4.76	115.20	5
Commercial real estate loans	364.51	254.23	76	415.35	238.21	89	394.25	245.88	85	411.33	234.65	89	431.05	229.44	91
Construction and land development.....	121.94	38.88	96	132.86	35.52	98	126.92	35.95	97	126.51	35.62	98	121.47	34.95	98
1–4 family.....	20.15	8.60	81	29.97	7.06	94	24.50	7.42	91	17.52	6.34	86	11.23	6.61	71
Other.....	101.79	29.76	96	102.90	28.07	99	102.42	28.11	97	108.99	28.16	99	110.24	27.32	99
Multifamily.....	139.64	39.14	91	144.52	34.78	94	136.34	38.66	91	131.90	32.74	92	146.40	31.04	93
Nonfarm nonresidential	102.93	162.28	28	137.97	157.17	39	130.99	158.05	37	152.92	155.06	47	163.18	152.10	52
Owner-occupied.....	28.90	54.20	31	37.30	52.65	38	37.53	52.99	36	39.32	52.37	41	41.27	53.07	42
Other.....	74.04	106.54	33	100.67	102.08	51	93.46	102.54	44	113.59	100.54	57	121.91	97.41	62
Real estate loans secured by farmland.....	0.02	3.62	20	0.03	3.59	22	0.03	3.22	23	0.03	3.44	22	0.27	3.60	35
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0.18	0.18	81	0	0.21	34	0.18	0.28	81	0.20	0.44	74
Commercial and industrial loans	90.71	115.10	43	121.25	127.07	51	110.40	114.45	56	154.45	139.91	58	170.91	122.02	72
Loans to individuals.....	13.72	35.52	48	13.37	35.29	46	16.13	34.55	53	11.83	37.47	45	17.93	43.51	47
Credit card loans.....	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.02	1.81	31	0.04	2.01	31	0.04	1.86	33	0.05	1.88	31	0.05	2.18	33
Other loans and leases.....	147.24	50.19	90	141.38	46.75	92	164.31	51.06	92	122.45	49.54	89	140.88	52.44	91
Supplemental															
Non-owner occupied CRE loans / Gross loans	46.07	30.64	83	54.86	28.84	93	46.21	30.07	83	54.68	27.32	95	53.10	26.45	96
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	347.04	203.71	87	393.59	187.37	93	374.60	195.33	89	388.83	183.76	93	409.21	178.57	95
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	375.93	261.50	78	430.89	244.59	89	412.13	252.85	86	428.15	240.85	90	450.49	236.10	92

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.53	7.68	53	17.99	12.01	80	11.25	11.47	54	11.51	11.17	60	2.78	7.63	38
Liquid assets	17.62	25.39	32	27.89	28.17	49	26.41	29.03	42	20.51	26.22	35	12.11	22.44	20
Investment securities	22.08	21.68	53	20.68	19.64	57	26.51	21.63	64	17.77	17.85	52	14.20	16.99	40
Net loans and leases	64.25	61.60	53	55.30	59.81	33	56.23	58.67	44	63.51	61.58	45	69.88	63.77	57
Net loans, leases and standby letters of credit	65.05	62.44	54	56.28	60.62	34	57.08	59.49	45	64.66	62.48	48	71.21	64.84	61
Core deposits	74.24	75.64	33	80.32	74.75	66	83.17	75.71	81	78.19	70.67	68	63.86	63.09	38
Noncore funding	12.59	10.86	68	4.73	10.89	26	3.37	10.30	19	6.37	14.13	27	15.10	19.36	46
Time deposits of \$250K or more	1.63	1.54	65	1.64	1.81	53	1.20	1.58	48	1.81	2.11	50	1.81	2.94	30
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.88	1.20	59	0	1.20	11	0	1.23	11	0	1.47	10	1.65	1.94	61
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.76	0.50	66	-0.77	0.52	10	-0.79	0.54	9	-0.58	0.54	12	1.65	0.48	76
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3	1.63	72	0.02	0.99	32	0	1	11	0.02	1.24	22	5.04	3.01	72
Earning assets that reprice within 1 year	34.49	36.16	44	40.33	38.93	50	33.71	37.37	42	33.76	39.38	33	40.16	39.29	52
Interest-bearing liabilities that reprice within 1 year	5.61	6.49	58	3.55	7.04	26	2.81	6.39	21	4.22	8.20	27	9.08	10.19	51
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	28.88	28.22	48	36.78	30.25	63	30.90	29.65	52	29.54	29.11	47	31.08	26.63	59
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.12	3.09	69	-17.85	-1.82	9	-9.70	-2.33	28	-6.42	3.20	24	14.84	14.45	54
Net short-term noncore funding dependence	6.51	-1.79	83	-18.54	-8.21	16	-10.23	-7.71	38	-7.33	-4.76	34	14.23	3.38	83
Short-term investment / Short-term noncore funding	54.11	166.36	27	427.31	284.81	76	383.11	273.46	74	203.99	184.19	62	19.07	77.77	24
Liquid assets - short-term noncore funding / Nonliquid assets	6.73	28.61	20	32.83	34.02	53	31.89	36.68	48	18.71	28.18	41	-2.83	16.97	15
Net loans and leases / Total deposits	77.46	76.80	54	65.03	74.66	27	64.98	72.79	34	75.12	79.43	34	97.26	90.31	72
Net loans and leases / Core deposits	86.55	82.80	60	68.85	81.17	28	67.61	78.25	33	81.22	88.34	39	109.43	103.93	68
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.51	-6.37	69		0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.62	-13.54	31	7.95	1.94	96	3.42	-0.25	95	9.93	4.31	90	4.73	1.36	95
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02		0.01	0	60
Percent of Investment Securities															
Held-to-maturity securities	25.01	23.58	47	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	74.99	74.56	53	99.82	84.66	82	99.73	83.77	80	99.88	87.23	83	99.92	85.40	87
U.S. Treasury securities	9.72	9.26	63	12.16	5.52	80	9.02	6.70	71	0.10	4.72	39	0.14	6.15	32
US agency securities (excluding mortgage-backed securities)	0.08	4.02	24	0.17	4.50	23	0.09	4.12	25	0.28	4.01	28	0.46	3.49	40
Municipal securities	21.48	8	84	25.20	8.87	86	21.60	8.22	83	29.22	9.83	85	19.35	7.75	82
Mortgage-backed securities	50.10	63.23	27	47.86	66.59	19	59.31	66.54	36	56.98	66.64	35	70.52	67.43	49
Asset-backed securities	13.76	3.36	88	7.37	2.05	84	4.80	2.50	74	7.35	1.91	86	8.91	1.66	89
Other debt securities	4.86	3.01	72	7.05	3.17	80	4.92	3.08	74	5.95	3.01	78	0.55	2.94	47
Mutual funds and equity securities	0	0.28	27	0.18	0.32	58	0.27	0.29	64	0.12	0.35	44	0.08	0.40	43
Debt securities 1 year or less	5.33	8.89	48	8.24	8.69	57	5.64	7.78	54	7.35	10.55	48	7.36	11.86	45
Debt securities 1 to 5 years	16.19	20.02	50	25.33	17.05	72	17.93	18.25	54	31.97	17.03	82	24.78	17.94	70
Debt securities over 5 years	78.48	68.75	60	66.24	72.17	30	76.16	71.11	51	60.57	69.86	30	67.78	66.02	41
Pledged securities	30.95	30.80	54	6.79	33.87	13	4.97	32.26	12	8.57	35.67	17	12.79	30.57	24
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0.20	0.03	89
Percent Change from Prior Like Quarter															
Short-term investments	-57.35	-31.70	25	205.90	51.37	90	34	27.98	61	355.79	183.32	79	161.49	26.69	91
Investment securities	25.39	21.19	63	87.13	33.34	86	104.57	31.36	93	37.93	23.62	75	-5.33	11.75	13
Core deposits	8.56	9.58	60	37.65	16.88	91	45.83	16.94	90	34.92	26.88	80	-0.68	11.23	5
Noncore funding	212.76	10.50	96	-37.64	-23.76	34	-27.58	-14.79	29	-53.52	-12.18	5	33.31	6.59	86

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	15,041,176	9,723,763	11,605,500	8,942,393	9,602,757
Commit: Secured commercial real estate loans	6,057,415	3,339,564	4,516,170	3,205,264	3,646,729
Commit: Unsecured real estate loans	556,235	366,693	334,279	361,985	267,128
Credit card lines (reported semiannually, June/Dec)	51,143	55,671	57,453	59,727	92,552
Securities underwriting	0	0	0	0	0
Standby letters of credit	327,451	343,618	344,475	337,315	355,478
Commercial and similar letters of credit	692	100	1,293	21	24
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	86,533	88,381	87,470	59,867	15,159
Futures and forward foreign exchange	0	0	0	44,645	21,560
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	28,463	28,463	28,463	28,463	69,584
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	18,612	22,345	18,539	24,081	26,079
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
36.73	24.48	82	27.89	22.45	75	28.70	22.78	74	30.31	22.01	82	35.87	23.52	82
0.80	0.66	70	0.99	0.67	78	0.85	0.65	71	1.14	0.71	78	1.33	0.84	79
0	0.02	48	0	0.02	40	0	0.02	51	0	0.02	41	0	0.02	37
0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
0.33	44.65	5	0.40	49.75	3	0.33	46.30	3	0.53	48.62	3	0.49	68.47	4
0.21	32.11	6	0.25	35.96	4	0.22	32.46	4	0.20	34.36	1	0.06	47.31	2
0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
0.21	21.90	11	0.25	20.67	11	0.22	20.49	11	0.20	20.83	8	0.06	28.86	7
0.07	6.76	62	0.08	6.16	62	0.07	6.30	63	0.25	6.01	64	0.34	10.12	61
0	4.19	27	0	3.93	26	0	3.78	27	0.15	3.47	62	0.08	5.23	55
0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
0.07	0.79	78	0.08	0.73	80	0.07	0.76	78	0.10	0.77	79	0.26	2.03	79
0.05	1.19	72	0.06	0.86	71	0.05	0.92	73	0.08	1.86	68	0.10	3.32	68
0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
0.05	0.31	82	0.06	0.19	81	0.05	0.21	82	0.08	0.37	79	0.10	0.94	76
0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)	61.54	46.07	73	51.20	42.93	74	58.74	44.98	74	46.12	42.82	72	52.39	45.53
Standby letters of credit														
Commercial and similar letters of credit														
Securities lent														
Credit derivatives - notional amount (holding company as guarantor)														
Credit derivatives - notional amount (holding company as beneficiary)														
Credit derivative contracts w/ purchased credit protection-investment grade														
Credit derivative contracts w/ purchased credit protection-noninvest grade														
Interest rate swaps														
Futures and forward foreign exchange														
Written options contracts (foreign exchange)														
Purchased options contracts (foreign exchange)														
Foreign exchange rate swaps														
Commodity and other futures and forward contracts														
Written options contracts (commodity and other)														
Purchased options contracts (commodity and other)														
Commodity and other swaps														
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	61.54	46.07	73	51.20	42.93	74	58.74	44.98	74	46.12	42.82	72	52.39	45.53

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	133,608	139,189	134,472	157,056	132,382
Interest rate contracts	86,533	88,381	87,470	59,867	15,159
Foreign exchange contracts.....	28,463	28,463	28,463	73,108	91,144
Equity, commodity, and other contracts	18,612	22,345	18,539	24,081	26,079
Derivatives Position					
Futures and forwards	0	0	0	44,645	21,560
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	18,612	22,345	18,539	24,081	26,079
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	18,612	22,345	18,539	24,081	26,079
Swaps	114,996	116,844	115,933	88,330	84,743
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	133,608	139,189	134,472	157,056	132,382
Interest rate contracts	86,533	88,381	87,470	59,867	15,159
Foreign exchange contracts.....	28,463	28,463	28,463	73,108	91,144
Equity, commodity, and other contracts	18,612	22,345	18,539	24,081	26,079
Derivative contracts (excluding futures and FX 14 days or less)	124,880	128,867	125,513	147,443	124,891
One year or less	4,133	1,097	582	45,597	28,173
Over 1 year to 5 years	28,463	31,591	31,528	31,653	78,523
Over 5 years	92,284	96,179	93,403	70,193	18,195
Gross negative fair value (absolute value)	4,008	844	931	1,150	755
Gross positive fair value.....	8,830	7,718	6,064	8,750	4,668
Held for trading.....	0	0	0	0	0
Non-traded.....	8,830	7,718	6,064	8,750	4,668
Current credit exposure on risk-based capital derivative contracts	4,830	3,327	2,508	4,229	1,234
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	64.77	93.66	8	63.50	94.09	9	65.05	94.17	10	38.12	94.10	3	11.45	93.44	2
Foreign exchange contracts	21.30	3.30	90	20.45	3.27	89	21.17	3.47	89	46.55	3.49	95	68.85	3.20	96
Equity, commodity, and other contracts	13.93	1.20	93	16.05	1.17	96	13.79	1.14	96	15.33	1.17	96	19.70	1.64	93
Futures and forwards	0	9.78	8	0	12.57	8	0	11.16	7	28.43	14.05	75	16.29	13.49	65
Written options	0	5.78	7	0	7.49	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.46	7	0	7.20	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	13.93	3.69	87	16.05	3.44	92	13.79	3.27	89	15.33	3.42	89	19.70	4.42	91
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	13.93	3.17	90	16.05	3.04	93	13.79	2.87	89	15.33	2.86	91	19.70	3.35	92
Swaps	86.07	74.97	53	83.95	71.23	53	86.21	74.26	55	56.24	68.76	29	64.01	69.75	37
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	64.77	57.94	53	63.50	56.19	56	65.05	56.71	55	38.12	53.82	50	11.45	52.22	28
Foreign exchange contracts	21.30	0.36	96	20.45	0.38	95	21.17	0.40	96	46.55	0.46	98	68.85	0.34	99
Equity, commodity, and other contracts	13.93	0.10	96	16.05	0.13	96	13.79	0.09	97	15.33	0.10	98	19.70	0.13	96
Derivative contracts (excluding futures and forex 14 days or less)	93.47	93.09	31	92.58	91.87	34	93.34	92.53	34	93.88	91.48	42	94.34	93.86	38
One year or less	3.09	31.78	20	0.79	28.05	10	0.43	27.56	10	29.03	32.05	54	21.28	32.17	50
Over 1 year to 5 years	21.30	24.76	43	22.70	26.03	44	23.45	27.01	44	20.15	27.06	44	59.32	30.45	88
Over 5 years	69.07	27.14	86	69.10	30.08	84	69.46	29.89	86	44.69	29.56	68	13.74	28.09	33
Gross negative fair value (absolute value)	3	1.56	85	0.61	1.25	33	0.69	0.98	39	0.73	1.55	37	0.57	0.83	43
Gross positive fair value	6.61	1.74	96	5.54	1.68	97	4.51	1.34	97	5.57	2.23	98	3.53	1.19	96
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	15	0	0.05	9	0	0.04	11	0	0.07	7	0	0.06	10
Gross positive fair value (X)	0	0.08	15	0	0.07	13	0	0.05	17	0	0.09	10	0	0.07	16
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	37	0	0.01	37	0	0.01	38	0	0.02	35	0	0.01	46
Current credit exposure (X)	0	0.04	21	0	0.05	16	0	0.04	18	0	0.06	17	0	0.05	12
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.54	20	0.01	0.63	16	0.01	0.46	16	0.02	0.85	17	0.01	0.73	12

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	200,564	348,181	348,181	138,785	132,472
Gross losses	6,033	4,804	10,715	96,097	32,775
Write-downs, transfers to loans held-for-sale	60	3,761	1,043	725	2,408
Recoveries	6,174	7,223	12,598	8,876	16,088
Net losses	-141	-2,419	-1,883	87,221	16,687
Provision for loan and lease losses	-12,000	-125,000	-149,500	293,000	23,000
Adjustments	0	0	0	3,617	0
Ending balance	188,705	225,600	200,564	348,181	138,785
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.06	0.08	10	-0.76	-0.14	3	-0.42	-0.09	3	1.06	0.51	90	0.09	0.15
Provision for loan and lease losses / Average loans and leases	-0.10	0.14	11	-1.32	-0.25	3	-0.76	-0.16	3	1.51	0.82	86	0.13	0.24
Provision for loan and lease losses / Net loan and lease losses	8,510.64	198.72	97	5,167.42	77.32	94	7,939.46	-105.48	97	335.93	487.86	51	137.83	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.71	1.17	13	1.16	1.39	32	0.87	1.23	22	1.82	1.58	72	0.74	0.83
Allowance for loan and lease losses / Total loans and leases	0.71	1.15	16	1.16	1.37	34	0.87	1.20	24	1.82	1.55	73	0.74	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67				15.27			21.39		3.99	11.58	20	8.32	8.03
Allowance for loan and lease losses / Nonaccrual assets	212.90	413.77	30	251.04	318.67	47	279.96	364.13	50	272.80	299.17	57	150.28	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	240.31	319.24	43	397.16	260.68	77	327.86	287.08	70	381.93	244.34	78	150.28	151.73
Gross loan and lease losses / Average loans and leases	0.05	0.16	33	0.05	0.22	15	0.05	0.19	19	0.50	0.34	75	0.18	0.28
Recoveries / Average loans and leases	0.05	0.07	45	0.08	0.08	55	0.06	0.08	45	0.05	0.07	36	0.09	0.08
Net losses / Average loans and leases	0	0.08	20	-0.03	0.13	6	-0.01	0.11	7	0.45	0.27	79	0.09	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	90	0.02	0	98	0.01	0	87	0	0	89	0.01	0
Recoveries / Prior year-end losses	57.62	23.25	92	7.52	16.12	22	13.11	34.67	16	27.08	33.98	43	26.69	36.22
Earnings coverage of net loan and lease losses (X)	-2,221.52	-9.51	3	-133.07	4.52	9	-357.32	39.72	3	-9.97	22.91	3	39.31	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0	-0.01	62	-0.07	0.03	4	-0.03	0.02	13	0.06	0.04	67	0	0.01
Real estate loans secured by 1-4 family	-0.01	-0.02	52	0	-0.01	53	-0.02	-0.02	41	0.06	0.01	88	-0.10	0.01
Revolving	-0.15	-0.08	19	-0.01	-0.05	49	-0.54	-0.07	8	0.26	0.01	92	-0.12	0.02
Closed-end	0	-0.02	55	0	-0.01	55	0	-0.01	74	-0.05	0	11	-0.09	0
Commercial real estate loans	0	0	73	-0.07	0.05	4	-0.04	0.04	6	0.06	0.07	60	0	0.01
Construction and land development	-0.01	-0.02	42	0.04	0	89	0.02	0	85	0	0	48	0	-0.01
1-4 family	0	0	92	0	0	57	0	0	85	0	0	29	0	0.55
Other	-0.01	-0.01	35	0.04	-0.01	90	0.02	0	85	0	0	57	0	-0.01
Multifamily	0	0	23	0	0.01	80	0	0.01	74	0	0	58	-0.01	0
Nonfarm nonresidential	0.02	0	82	-0.26	0.07	2	-0.14	0.05	1	0.15	0.11	74	0.01	0.02
Owner-occupied	0	0	34	0.01	0.01	71	0	0.01	21	0.01	0.02	64	0.01	0.01
Other	0.02	0	85	-0.27	0.06	0	-0.14	0.04	0	0.14	0.08	78	0	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	-0.03	0.10	18	0.08	0.20	41	0.05	0.17	32	1.85	0.47	93	0.39	0.37
Loans to individuals	0.23	0.65	25	0.26	0.78	27	0.30	0.71	28	1.25	1.13	69	0.15	1.17
Credit card loans		1.99			2.18			1.84			2.92			3.11
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	-0.01	0.14	9	-0.01	0.08	17	0	0.10	19	0	0.15	13	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		50,786		26,617		48,759		8,873		8,540
90+ days past due loans and leases		0		0		0		0		0
Nonaccrual loans and leases		78,527		56,803		61,174		91,163		92,353
Total past due and nonaccrual loans and leases		129,313		83,420		109,933		100,036		100,893
Restructured 30–89 days past due		66		84		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		7,840		17,066		16,787		16,976		54,329
Total restructured loans and leases		7,906		17,150		16,787		16,976		54,329
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		11,656		40,045		24,430		14,254		12,257
Other real estate owned		0		12,813		12,594		13,198		440
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		10,109		33,063		10,467		36,471		0
Total other assets past due and nonaccrual		10,109		33,063		10,467		36,471		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.19	0.32	38	0.14	0.27	34	0.21	0.32	41	0.05
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.10	10	0
Nonaccrual loans and leases	0.30	0.38	41	0.29	0.58	23	0.27	0.46	27	0.48
90+ days past due and nonaccrual loans and leases	0.30	0.53	32	0.29	0.73	15	0.27	0.62	19	0.48
30–89 days past due restructured	0	0.01	40	0	0.01	42	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.03	0.09	33	0.09	0.12	48	0.07	0.10	50	0.09
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.19	0.32	38	0.14	0.27	34	0.21	0.32	41	0.05
90+ days past due assets	0	0.10	9	0	0.10	9	0	0.10	9	0
Nonaccrual assets	0.33	0.39	46	0.46	0.59	43	0.31	0.47	32	0.67
30+ days past due and nonaccrual assets	0.53	0.88	33	0.60	1.04	30	0.52	0.97	26	0.71
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.22	0.32	38	0.26	0.43	29	0.18	0.36	24	0.43
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.34	34	0.29	0.46	34	0.21	0.37	25	0.48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.22	0.38	32	0.31	0.52	30	0.24	0.41	31	0.40
Allowance for loan and lease losses	47.83	57.44	51	48.65	67.93	37	48.96	62.64	47	34.07
Equity capital + allowance for loan and lease losses	2.17	3.52	35	2.69	4.43	29	2.34	3.60	37	3.01
Tier 1 capital + allowance for loan and lease losses	2.55	3.97	36	3.99	5.28	38	3.44	4.30	44	4.31
Loans and leases + other real estate owned	0.34	0.63	28	0.56	0.88	31	0.43	0.71	31	0.62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.22	0.26	54	0.21	0.24	52	0.32	0.26	66	0.04	0.39	7	0.05	0.38	8
	90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....	0.39	0.45	53	0.34	0.65	28	0.30	0.52	32	0.41	0.76	28	0.20	0.46	26
Commercial and industrial	30–89 days past due.....	0.30	0.28	64	0.01	0.17	9	0.02	0.24	10	0.06	0.23	19	0.05	0.31	16
	90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....	0.25	0.46	36	0.44	0.64	45	0.48	0.57	51	1.03	0.75	72	1.67	0.83	87
Individuals	30–89 days past due.....	0.35	0.70	29	0.40	0.55	43	0.22	0.63	26	0.40	0.83	27	0.23	0.83	20
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....	0.05	0.18	42	0.10	0.18	52	0.09	0.17	51	0.12	0.28	45	0.11	0.17	52
Depository institution loans	30–89 days past due.....		0.01		0	0	45		0.01		0	0	46	0	0	47
	90+ days past due		0		0	0	48		0		0	0	46	0	0	49
	Nonaccrual.....		0.01		0	0	48		0		0	0	47	0	0	48
Agricultural	30–89 days past due.....	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	13.06	0.36	96	15.20	0.69	96	12.07	0.70	95	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0.01	0.07	59	0.04	0.13	54	0.02	0.09	54	0.06	0.15	55	0.02	0.13	41

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.28	0.39	52	0.31	0.35	57	1.12	0.46	90	0.21	0.65	17	0.75	0.67	65
1–4 family	30–89 days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	90+ days past due	0.57	0.61	56	0.87	0.82	65	0.35	0.71	26	0.52	0.89	34	1.06	0.73	76
Revolving	30–89 days past due	0	0.26	7	0	0.29	6	0	0.28	9	0	0.48	5	0.34	0.45	36
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.31	1.15	31	0.62	1.05	49	0.37	1.18	35	0.72	1.13	49	1.36	1	76
Closed-end	30–89 days past due	0.29	0.42	50	0.36	0.36	63	1.16	0.49	89	0.32	0.65	26	1.14	0.70	79
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.58	0.60	61	0.91	0.77	68	0.35	0.67	29	0.40	0.87	28	0.78	0.70	59
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	29	0.01	0.04	34	0	0.03	25	0.05	0.04	60	0.08	0.04	75
Commercial real estate	30–89 days past due	0.20	0.16	70	0.20	0.14	70	0.06	0.15	44	0.04	0.26	24	0.03	0.18	20
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.33	0.32	61	0.30	0.52	38	0.29	0.38	53	0.40	0.62	43	0.18	0.23	47
Construction and development	30–89 days past due	0.61	0.22	85	0.63	0.12	89	0.14	0.17	68	0.02	0.28	31	0.05	0.28	38
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.31	0.16	79	0.06	0.36	48	0.13	0.20	64	0.01	0.41	26	0.01	0.20	32
1–4 family	30–89 days past due	0.61	0.02	96	0.63	0.02	97	0.14	0.02	92	0.02	0.03	63	0.05	0.06	63
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.31	0.01	97	0.05	0.02	84	0.13	0.01	94	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0.01	0.29	34	0	0.16	18	0.01	0.35	29	0.01	0.17	38
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0.01	0.08	44
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0.01	0.11	42	0	0.05	44
Nonfarm non-residential	30–89 days past due	0	0.13	12	0	0.14	7	0.06	0.13	48	0.09	0.23	40	0.04	0.14	23
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.79	0.39	83	0.85	0.66	67	0.74	0.45	77	1.07	0.80	65	0.47	0.28	76
Owner Occupied	30–89 days past due	0	0.04	22	0	0.04	10	0.06	0.04	71	0.09	0.07	68	0.04	0.07	45
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.43	0.14	89	0.85	0.25	93	0.74	0.17	97	0.49	0.27	78	0.46	0.16	90
Other	30–89 days past due	0	0.08	14	0	0.09	12	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.36	0.21	76	0	0.40	10	0	0.23	17	0.58	0.44	68	0.01	0.10	23
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,865,798	2,960,855	2,917,311	3,013,037	3,223,791										
Retained earnings	1,279,987	775,141	1,044,548	477,619	1,652,248										
Accumulated other comprehensive income (AOCI)	-644,750	145,516	65,968	172,523	78,658										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,501,035	3,881,512	4,027,827	3,663,179	4,954,697										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,424,975	1,208,111	1,435,284	1,086,935	2,569,073										
Accumulated other comprehensive income-related adjustments	-644,750	145,516	65,968	172,523	78,658										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,720,810	2,527,885	2,526,575	2,403,721	2,306,966										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,720,810	2,527,885	2,526,575	2,403,721	2,306,966										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	629,516	0	131,000	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	629,516	0	131,000	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	629,516	0	131,000	0	0										
Tier 1 Capital	3,350,326	2,527,885	2,657,575	2,403,721	2,306,966										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	718,689	847,765	718,222	451,837	444,463										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	262,594	263,294	243,393	286,434	174,646										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	981,283	1,111,059	961,615	738,271	619,109										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	981,283	1,111,059	961,615	738,271	619,109										
Exited advanced approach tier 2 capital															
Total capital	4,331,609	3,638,944	3,619,190	3,141,992	2,926,075										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	40,731,026	34,178,203	40,275,628	29,184,537	26,256,015										
Less: Deductions from common equity tier 1 capital	1,424,975	1,208,111	1,435,284	1,086,935	2,569,073										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	39,306,051	32,970,092	38,840,344	28,097,602	23,686,942										
Total risk-weighted assets	33,009,455	24,274,256	28,508,808	22,837,693	23,584,174										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	8.24	11.85	3	10.41	12.66	18	8.86	12.37	4	10.53	12.35	24	9.78	12.11	18
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.15	12.53	10	10.41	13.44	4	9.32	13.11	2	10.53	13.08	8	9.78	12.78	5
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.12	14.37	31	14.99	15.42	48	12.70	14.91	12	13.76	15.23	25	12.41	14.36	15
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.52	9.08	32	7.67	9.11	13	6.84	8.98	5	8.55	9.13	37	9.74	9.76	57
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	205,498			204,146			203,836			203,031			199,030		0.66	58.00	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	3.08			3.14			2.76			2.84			7.32					
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.81	12.13	28	7.41	11.54	34	7.13	12	32	7.38	11.03	37	8.14	11.51	40			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	168,281	110,216	225,759	177,340	229,690
Real estate loans.....	0	0	0	39,341	39,225
Commercial and industrial loans	168,281	110,216	225,759	137,999	190,465
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	168,281	110,216	225,759	177,340	229,690
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	52.68	11.61	84	-47.50	-1.19	9	27.30	6.83	78	-22.79	-2.40	17	11.83	22.48	70
Total selected assets.....	52.68	18.50	80	-47.50	3.19	9	27.30	9.48	78	-22.79	2.04	18	11.83	12.40	72
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		68,231	66,171	182,316	258,532	337,426	3.11	-47.65
Dividends		68,000	66,000	182,000	258,000	336,000	3.03	-47.69
Interest		231	171	316	532	1,426	35.09	-29.57
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		68,231	66,171	182,316	258,532	337,426	3.11	-47.65
Securities gains (losses)		0	0	0	0	0		
Other operating income		3,218	11,807	49,428	10,749	8,856	-72.74	256.37
Total operating income		71,449	77,978	231,744	269,281	346,282	-8.37	-45.55
Operating Expenses								
Personnel expenses		-1,132	4,692	13,649	5,374	5,521		
Interest expense		0	0	0	0	0		
Other expenses		4,980	4,462	8,791	10,205	10,950	11.61	9.21
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		3,848	9,154	22,440	15,579	16,471	-57.96	-39.23
Income (loss) before taxes		54,719	72,196	212,515	256,698	329,269	-24.21	-56.19
Applicable income taxes (credit)		-3,507	619	6,188	3,267	-2,202		
Extraordinary items								
Income before undistributed income of subsidiaries		58,226	71,577	206,327	253,431	331,471	-18.65	-54.44
Equity in undistributed income of subsidiaries		184,262	259,341	400,632	-1,491,005	137,165	-28.95	313.83
Bank subsidiaries		189,154	254,341	400,704	-1,484,284	152,310	-25.63	282.20
Nonbank subsidiaries		-4,892	5,000	-72	-6,721	-15,145		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		242,488	330,918	606,959	-1,237,574	468,636	-26.72	40.72
Memoranda								
Bank net income		257,154	320,341	582,704	-1,226,284	488,310	-19.72	43.27
Nonbank net income		-4,892	5,000	-72	-6,721	-15,145		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,035,217	98	4,156,664	104.24	4,240,241	102.30	3,914,728	5,286,693	-2.92	-10.55
Common and preferred stock		3,985,217	96.79	4,106,664	102.98	4,190,241	101.09	3,864,728	5,236,693	-2.96	-10.66
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		50,000	1.21	50,000	1.25	50,000	1.21	50,000	50,000	0.00	0.00
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		-314,622	-7.64	-321,827	-8.07	-314,332	-7.58	-324,415	-327,426		
Common and preferred stock		-314,622	-7.64	-321,827	-8.07	-314,332	-7.58	-324,415	-327,426		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		57	0	12,351	0.31	28,578	0.69	5,435	179	-99.54	-59.86
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		377,626	9.17	131,419	3.30	174,923	4.22	125,849	110,871	187.35	-21.59
Cash and due from unrelated depository institution		2,000	0.05	2,000	0.05	2,000	0.05	2,000	3,090	0.00	-20.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		17,302	0.42	7,121	0.18	13,490	0.33	10,909	20,066	142.97	-16.25
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		4,117,580	100.00	3,987,728	100.00	4,144,900	100.00	3,734,506	5,093,473	3.26	-12.33
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	0
Other liabilities		4,122	0.10	5,992	0.15	10,214	0.25	4,500	3,721	-31.21	109.98
Balance due to subsidiaries and related institutions		135,055	3.28	135,055	3.39	135,055	3.26	135,055	135,055	0.00	0.32
Total liabilities		139,177	3.38	141,047	3.54	145,269	3.50	139,555	138,776	-1.33	1.90
Equity Capital		3,978,403	96.62	3,846,681	96.46	3,999,631	96.50	3,594,951	4,954,697	3.42	-12.75
Perpetual preferred stock (income surplus)		498,516	12.11	0	0	0	0	0	0	0	0
Common stock		1,230	0.03	1,221	0.03	1,221	0.03	1,207	1,219	0.74	-0.08
Common surplus		2,970,646	72.15	3,056,521	76.65	3,013,398	72.70	3,100,633	3,306,006	-2.81	-26.74
Retained earnings		1,258,839	30.57	740,310	18.56	1,016,352	24.52	409,391	1,652,248	70.04	134.00
Accumulated other comprehensive income		-644,750	-15.66	145,516	3.65	65,968	1.59	172,523	78,658		
Other equity capital components		-106,078	-2.58	-96,887	-2.43	-97,308	-2.35	-88,803	-83,434		
Total liabilities and equity capital		4,117,580	100.00	3,987,728	100.00	4,144,900	100.00	3,734,506	5,093,473	3.26	-12.33
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		135,055	3.28	135,055	3.39	135,055	3.26	135,055	135,055	0.00	0.32
Notes payable to subsidiaries that issued TPS		131,000	3.18	131,000	3.29	131,000	3.16	131,000	131,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.93	10.52	74	17.99	12.64	84	15.94	11.94	83	-32.07	7.29	3	9.63	9.68	50
Bank net income / Average equity investment in banks	12.83	11.07	68	16.17	12.37	80	14.39	11.80	77	-30.27	7.45	3	9.53	10.51	46
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	106.05	98.83	70	96.80	96.24	28	96	96.79	24		88.16		104.20	82.22	59
Nonbank net income / Parent net income		2.55			3.10	62		3.40			3.59			5.93	
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	3.50	17.48	21	3.67	16.87	18	3.63	16.81	21	3.88	20.06	17	2.80	20.43	15
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	3.29	14.28	22	3.41	13.82	20	3.28	13.63	22	3.64	16.67	19	2.64	16.36	18
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	92.26	103.92	5	98.39	103.07	23	96.91	103.22	14	98.48	102.81	23	99.08	103.22	22
Total investment in subs / Equity capital	93.52	109.01	3	99.69	108.26	24	98.16	108.40	12	99.87	110.16	20	100.09	111.07	25
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.63	0.41	6	-0.09	0.25	26	-0.20	0.29	16		0.47		-0.10	0.36	21
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	117.40	126.15	50	112.67	138.64	46	158.97	152.85	59	151.72	136.59	66	114.06	177.68	27
Cash from ops + noncash items + op expense / Op expense + dividend	107.62	116.54	47	122.12	130.64	51	189.38	154.48	68	163.96	147.24	67	122.13	190.27	27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	417.49	92.87	97	108.11	103.17	61	134.59	98.54	78	107.92	134.08	45	57.16	116.34	12
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,731.99	1,417.74	81	4,176.57	1,667.11	87	6,125.38	1,770.77	90	5,942.01	1,539.23	90	5,061.11	1,632.83	91
Dividends + interest from subsidiaries / Interest expense + dividends	113.72	140.52	46	111.21	153.06	42	152.64	174.12	54	161.84	150.43	63	116.74	210.80	20
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.09	3.32	84	3.17	3.64	51	3.99	3.44	60	3.27	3.85	53	2.11	2.64	56
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	103.04	82.17	77	83.13	78.46	60	57.89	66.37	47	63.03	81.10	41	87.20	57.84	78
Dividends declared / Net income	24.74	34	33	17.98	25.30	35	19.68	28.27	31		42.29		61.68	33.08	91
Net income – dividends / Average equity.....	9.73	7.04	78	14.76	9.64	81	12.81	8.62	83	-36.20	4.14	3	3.69	6.46	17
Percent of Dividends Paid															
Dividends from bank subsidiaries	113.34	128.25	49	110.92	139.49	48	152.37	155.92	60	161.50	132.17	64	116.24	178.13	34
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	113.34	168.66	40	110.92	193.08	37	152.37	203.53	50	161.50	174.85	56	116.24	260.40	21
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	26.44	43.08	38	20.60	36.56	30	31.23	45.96	30		60.28		68.81	66.55	53
Interest income from bank subsidiaries.....	0.09	0.13	78	0.05	0.11	73	0.05	0.11	73		0.36		0.29	0.54	67
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38		1.47		0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47		0		0	0	46
Operating income from bank subsidiaries	26.53	46.71	35	20.66	38.35	30	31.29	51.33	28		62.88		69.10	69.36	46
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98		0	54.17	18		62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85		0	2.35	32		2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54		0	0.63	39		0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18		0	0.08	46		0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49		0	76.16	7		87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	95.17	65.33	52	84.64	67.82	39	78.53	74.16	31	95.81	69.76	56	97.03	67.32	63
Interest income from bank subsidiaries.....	0.32	0.78	76	0.22	0.39	76	0.14	0.23	72	0.20	0.63	64	0.41	0.80	68
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	95.50	75.26	41	84.86	81.78	31	78.67	83.13	25	96.01	82.20	41	97.44	78.80	48
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			27.08			28.33	